

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JOCELYNN RENEE MARSH

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:24-70279 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/10/2024 and confirmed on 8/15/24 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		22,404.00
Less Refunds to Debtor	1,052.57	
TOTAL AMOUNT OF PLAN FUND		21,351.43

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,750.00	
Trustee Fee	1,344.24	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,094.24

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PENNYMAC LOAN SERVICES LLC	0.00	0.00	0.00	0.00
	Acct: 5177				
	*** NONE ***				

Priority					
	COREY J SACCA ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JOCELYNN RENEE MARSH	0.00	0.00	0.00	0.00
	Acct:				
	JOCELYNN RENEE MARSH	1,052.57	1,052.57	0.00	0.00
	Acct:				
	BONONI & COMPANY PC	4,750.00	4,750.00	0.00	0.00
	Acct:				
	*** NONE ***				

Unsecured					
	CAPITAL ONE NA BY AMERICAN INFOSOL	1,019.22	1,019.22	0.00	1,019.22
	Acct: 2985				
	RESURGENT RECEIVABLES LLC	2,561.44	2,561.44	0.00	2,561.44
	Acct: 9206				
	JPMORGAN CHASE BANK NA S/B/M/T CH	5,107.21	5,107.21	0.00	5,107.21
	Acct: 4480				
	CITIBANK NA**	1,244.36	1,244.36	0.00	1,244.36
	Acct: 8251				
	QUANTUM3 GROUP LLC - AGENT FOR C	290.65	290.65	0.00	290.65
	Acct: 5929				
	LVNV FUNDING LLC	309.77	309.77	0.00	309.77
	Acct: 4174				
	HOLIDAY FINANCIAL SERVICES	2,650.71	2,650.71	0.00	2,650.71
	Acct: 4014				
	RESURGENT RECEIVABLES LLC	1,532.05	1,532.05	0.00	1,532.05
	Acct: 3676				
	RESURGENT RECEIVABLES LLC	541.78	541.78	0.00	541.78
	Acct: 6435				

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
					15,257.19

TOTAL PAID TO CREDITORS 15,257.19

TOTAL CLAIMED

PRIORITY 0.00

SECURED 0.00

UNSECURED 15,257.19

Date: 07/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
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IN RE:

JOCELYNN RENEE MARSH

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:24-70279 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Jocelynn Renee Marsh
Debtor

Case No. 24-70279-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Jul 29, 2025

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2025:

Recip ID	Recipient Name and Address
db	#+ Jocelynn Renee Marsh, 148 Sherry Lane, Windber, PA 15963-8909
r	+ Scott Morris, Century 21 All Service, Inc., 212 Bloomfield Street, Johnstown, PA 15904-3243
15822113	+ HOLIDAY FINANCIAL SERVICES, 300 WALMART DR, SUITE 150, EBENSBURG, PA 15931-4214
15818021	+ Holiday Financial Serv, 300 Walmart Dr Ste 150, Ebensburg, PA 15931-4214

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15818015	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 30 2025 00:17:56	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
16424502	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 30 2025 00:17:56	Capital One N.A., by AIS InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
15818016	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 30 2025 00:29:06	Cbna, Attn: Centralized BankruptcyDept, Po Box 790034, St Louis, MO 63179-0034
15818017	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jul 30 2025 00:17:56	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850-5298
16432144	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 30 2025 00:29:22	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15818018	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 30 2025 00:17:56	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15818019	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 30 2025 00:10:00	Comenity/Sally, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15818020	+ Email/PDF: creditonebknofications@resurgent.com	Jul 30 2025 00:18:14	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
16431118	+ Email/Text: RASEBN@raslg.com	Jul 30 2025 00:09:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
16433682	Email/PDF: resurgentbknofications@resurgent.com	Jul 30 2025 00:28:54	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15818022	+ Email/PDF: ebnotices@pnmac.com	Jul 30 2025 00:17:56	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
16425117	+ Email/PDF: ebnotices@pnmac.com	Jul 30 2025 00:29:00	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
16433129	Email/Text: bnc-quantum@quantum3group.com	Jul 30 2025 00:10:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA

District/off: 0315-7

User: auto

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Date Rcvd: Jul 29, 2025

Form ID: pdf900

Total Noticed: 20

15841099	Email/PDF: resurgentbknotifications@resurgent.com	Jul 30 2025 00:18:34	98083-0788 Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15818023	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 30 2025 00:18:38	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15818024	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 30 2025 00:17:47	Synchrony/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
TOTAL: 16			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2025 at the address(es) listed below:

Name	Email Address
Corey J. Sacca	on behalf of Debtor Jocelynn Renee Marsh csacca@bononilaw.com coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecfmail@gmail.com;r39887@notify.bestcase.com;3230706420@filings.docketbird.com
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 4